Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

Claim 1 –75 (Canceled).

76.   (Currently Amended) A computer-implemented method, comprising:

receiving, at a service provider processor from a consumer, a notification directive associated with a bill presentment option and a pre-bill payment authorization payment directive associated with an auto-pay option, wherein the notification directive and the pre-bill payment authorization payment directive are associated with a biller for the consumer;

receiving, at the service provider processor from the biller, bill information associated with a bill for the consumer;

transmitting a notice of availability of the bill from the service provider processor to the consumer based upon the notification directive associated with the bill presentment option; and

automatically directing payment of the bill by the service provider processor on behalf of the consumer based upon the received bill information and the pre-bill payment authorization payment directive associated with the auto-pay option, wherein payment of the bill is automatically directed without the service provider processor receiving a specific request from the consumer to pay the bill from the consumer.

77.   (Currently Amended) The computer-implemented method of Claim 76, wherein the consumer is a first consumer, the biller is a first biller, the bill information is first bill information, the bill is a first bill, the notification directive is a first notification directive and the payment directive is a first payment directive, and further comprising:

receiving, at the service provider processor from a second consumer, a second notification directive associated with the bill presentment option and a second pre-bill payment authorization payment directive associated with the auto-pay option, wherein the second

notification directive and the second ~~pre-bill payment authorization~~ payment directive are associated with a second biller for the second consumer;

receiving, at the service provider processor from the second biller, second bill information associated with a second bill for the second consumer, wherein the service provider processor does not transmit a notice of availability of the second bill to the second consumer based upon the second notification directive associated with the bill presentment option; and

automatically directing payment of the second bill by the service provider processor on behalf of the second consumer based upon the received second bill information and the second pre-bill payment authorization ~~payment directive~~ associated with the auto-pay option, wherein payment of the second bill is automatically directed without the service provider processor receiving a specific request from the second consumer to pay the second bill ~~from the second consumer~~.

78.   (Currently Amended) The computer-implemented method of Claim 77, wherein the first consumer is the same as the second consumer.

79.   (Currently Amended) The computer-implemented method of Claim 77, wherein the first biller is the same as the second biller.

80.   (Currently Amended) The computer-implemented method of Claim 77, wherein the first notification directive instructs the service provider processor to transmit notices of availability of bills from the first biller to the first consumer, and wherein the second notification directive instructs the service provider processor to not transmit notices of availability of bills from the second biller to the second consumer.

81.   (Currently Amended) The computer-implemented method of Claim 76, wherein the bill is one of a plurality of future bills.

82.   (Currently Amended) The computer-implemented method of Claim 81, wherein the ~~payment directive~~ pre-bill payment authorization instructs the service provider processor to pay

the future bills in an amount equal to one of (i) a fixed amount, (ii) a minimum amount due of a future bill, (iii) a total amount due of a future bill, or (iv) a total amount due of a future bill not to exceed a maximum amount.

83.	(Currently Amended) The computer-implemented method of Claim 81, wherein the ~~payment directive~~ pre-bill payment authorization identifies a period of time ~~for~~ during which the service provider processor is authorized to ~~pay~~ automatically direct payment of the future bills.

84.	(Currently Amended) The computer-implemented method of Claim 81, wherein the ~~payment directive~~ pre-bill payment authorization identifies a payment frequency for the service provider processor to pay the future bills.

85.	(Canceled)

86.	(Currently Amended) A system, comprising:
	a communications interface configured to transmit and receive information via a network; and
	a processor configured to:
		receive, from a consumer via the communications interface, a notification directive associated with a bill presentment option and a pre-bill payment authorization ~~payment directive associated with an auto-pay option~~, wherein the notification directive and the pre-bill payment authorization ~~payment directive~~ are associated with a biller for the consumer,
		receive from the biller via the communications interface, bill information associated with a bill for the consumer,
		transmit, to the consumer via the communications interface, a notice of availability of the bill based upon the notification directive associated with the bill presentment option, and
		automatically direct payment of the bill on behalf of the consumer based upon the received bill information and ~~payment directive~~ pre-bill payment authorization associated with

the auto-pay option, wherein payment of the bill is automatically directed without receiving a specific request ~~from the consumer~~ to pay the bill ~~from the consumer~~.

87.   (Currently Amended) The system of Claim 86, wherein the consumer is a first consumer, the biller is a first biller, the bill information is first bill information, the bill is a first bill, the notification directive is a first notification directive and the ~~payment directive~~ pre-bill payment authorization is a first pre-bill payment authorization ~~payment directive~~, and wherein the processor is further configured to:

receive, from a second consumer via the communications interface, a second notification directive associated with the bill presentment option and a second pre-bill payment authorization ~~payment directive associated with the auto-pay option~~, wherein the second notification directive and the second pre-bill payment authorization ~~payment directive~~ are associated with a second biller for the second consumer;

receive, from the second biller via the communications interface, second bill information associated with a second bill for the second consumer, and based upon the second notification directive associated with the bill presentment option, not transmit a notice of availability of the second bill to the second consumer; and

automatically direct payment of the second bill on behalf of the second consumer based upon the received second bill information and the second pre-bill payment authorization ~~payment directive~~ associated with the auto-pay option, wherein payment of the second bill is automatically directed without receiving a specific request to pay the second bill from the second consumer.

88.   (Previously Presented) The system of Claim 87, wherein the first consumer is the same as the second consumer.

89.   (Previously Presented) The system of Claim 87, wherein the first biller is the same as the second biller.

90.   (Previously Presented) The system of Claim 87, wherein the first notification directive instructs the processor to transmit notices of availability of bills from the first biller to the first consumer, and wherein the second notification directive instructs the processor to not transmit notices of availability of bills from the second biller to the second consumer.

91.   (Previously Presented) The system of Claim 86, wherein the bill is one of a plurality of future bills.

92.   (Currently Amended) The system of Claim 91, wherein the ~~payment directive~~ <u>pre-bill payment authorization</u> instructs the processor to pay the future bills in an amount equal to one of (i) a fixed amount, (ii) a minimum amount due of a future bill, (iii) a total amount due of a future bill, or (iv) a total amount due of a future bill not to exceed a maximum amount.

93.   (Currently Amended) The system of Claim 91, wherein the ~~payment directive~~ <u>pre-bill payment authorization</u> identifies a period of time ~~for~~ <u>during which</u> the processor <u>is authorized</u> to ~~pay~~ <u>automatically direct payment of</u> the future bills.

94.   (Currently Amended) The system of Claim 91, wherein the ~~payment directive~~ <u>pre-bill payment authorization</u> identifies a payment frequency for the processor to pay the future bills.

95.   (Canceled)

96.   (Currently Amended) A <u>computer-implemented</u> method, comprising:

receiving, at a service provider <u>processor</u> from a consumer, a notification directive associated with a bill presentment option and a <u>pre-bill payment authorization</u> ~~payment directive associated with an auto-pay option~~, wherein the notification directive and the <u>pre-bill payment authorization</u> ~~payment directive~~ are associated with a biller for the consumer;

receiving, at the service provider <u>processor</u> from the biller, bill information associated with a bill for the consumer, wherein the service provider <u>processor</u> does not transmit a notice of

availability of the bill to the consumer based upon the notification directive associated with the bill presentment option; and

automatically directing payment of the bill by the service provider processor on behalf of the consumer based upon the received bill information and pre-bill payment authorization payment directive associated with the auto-pay option, wherein payment of the bill is automatically directed without the service provider processor receiving a specific request from the consumer to pay the bill from the consumer.

97.   (Currently Amended) The computer-implemented method of Claim 96, wherein the notification directive instructs the service provider processor to not transmit to the consumer notices of availability of bills from the biller.

98.   (Currently Amended) The computer-implemented method of Claim 96, wherein the bill is one of a plurality of future bills.

99.   (Currently Amended) The computer-implemented method of Claim 98, wherein the payment directive pre-bill payment authorization instructs the service provider processor to pay the future bills in an amount equal to one of (i) a fixed amount, (ii) a minimum amount due of a future bill, (iii) a total amount due of a future bill, or (iv) a total amount due of a future bill not to exceed a maximum amount.

100.   (Currently Amended) The computer-implemented method of Claim 98, wherein the payment directive pre-bill payment authorization identifies a period of time for during which the service provider processor is authorized to pay automatically direct payment of the future bills.

101.   (Currently Amended) The computer-implemented method of Claim 98, wherein the payment directive pre-bill payment authorization identifies a payment frequency for the service provider processor to pay the future bills.

102.   (Canceled)

103.   (Currently Amended) A system, comprising:

a communications interface configured to transmit and receive information via a network; and

a processor configured to:

receive, from a consumer via the communications interface, a notification directive associated with a bill presentment option and a pre-bill payment authorization payment directive associated with an auto-pay option, wherein the notification directive and the payment directive pre-bill payment authorization are associated with a biller for the consumer,

receive, from the biller via the communications interface, bill information associated with a bill for the consumer, and based upon the notification directive associated with the bill presentment option, not transmit a notice of availability of the bill to the consumer; and

automatically direct payment of the bill by the service provider on behalf of the consumer based upon the received bill information and the pre-bill payment authorization payment directive associated with the auto-pay option, wherein payment of the bill is automatically directed without receiving a specific request to pay the bill from the consumer.

104.   (Previously Presented) The system of Claim 103, wherein the notification directive instructs the processor to not transmit to the consumer notices of availability of bills from the biller.

105.   (Previously Presented) The system of Claim 103, wherein the bill is one of a plurality of future bills.

106.   (Currently Amended) The system of Claim 105, wherein the payment directive pre-bill payment authorization instructs the processor to pay the future bills in an amount equal to one of (i) a fixed amount, (ii) a minimum amount due of a future bill, (iii) a total amount due of a future bill, or (iv) a total amount due of a future bill not to exceed a maximum amount.

107.   (Currently Amended) The system of Claim 105, wherein the <u>pre-bill payment</u> <u>authorization</u> ~~payment directive~~ identifies a period of time for the processor to pay the future bills.

108.   (Currently Amended) The system of Claim 105, wherein the <u>pre-bill payment</u> <u>authorization</u> ~~payment directive~~ identifies a payment frequency for the processor to pay the future bills.

109.   (Canceled).

110.   (New) The computer-implemented method of Claim 76, further comprising:
         transmitting, by the service provider processor, a presentation of the bill to the consumer based upon the notification directive associated with the bill presentment option.

111.   (New) The system of claim 86, wherein the processor is further configured to:
         transmit, to the consumer via the communications interface, a presentation of the bill based upon the notification directive associated with the bill presentment option.

112.   (New) The method of claim 96, wherein the service provider processor does not transmit a presentation of the bill to the consumer based upon the notification directive associated with the bill presentment option.

113.   (New) The system of claim 103, wherein the processor is further configured to not transmit a presentation of the bill to the consumer based upon the notification directive associated with the bill presentment option.